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YOUR TRUSTED GO-TO NON PRIME LENDER
Residential Matrix

1st Trust Deed Rates Starting At

Credit Score (FICO)	<50% LTV	60% LTV	65% LTV	Lender Fees
700+	9.99%	10.25%	10.75%	PAR - 3 pts
650+	10.25%	10.50%	*	PAR - 3.50 pts
600+	10.50%	10.75%	*	0.50 - 4 pts
550+	10.99%	11.25%	*	1 - 4.25 pts
500+	11.50%	*	*	1 - 4.25 pts

*Case By Case - Call For Pricing

Ancillary Lender Fees paid at closing: \$1,000 - \$1,388.95

Property Types

- SFR's – Condos – Townhouses – 2 to 4 Units

Occupancy

- Owner Occupied
- Non Owner Occupied
- 2nd Home – Non Primary Residence

Lending To

- Individuals
- Family Trusts / IRA's
- Corporations / LLC/ LLP

Income Documentation

- **Stated – Non Primary Residence Only**
- Alt Doc – 12 months personal bank statements
- Full Doc – W2, Paystubs, Tax Returns and Bank Statements

SIMPLE LOAN SUBMISSION

There is no approval or setup process required to bring us a deal. To start we need:

- ✓ Submission Form
- ✓ 1003 (for SFR 1-4 units) or Executive Summary
- ✓ Credit Report (for all borrowers)
- ✓ Appraisal with interior pictures (if available)
- ✓ **Same Day Approval** if in before noon

1st Trust Deed Lending Programs

- P307 - 30 due in 7
- P305 - 30 due in 5
- P2IO - 2 Year Interest Only

2nd Trust Deed Lending Program (CA only)

- 30 due in 5 with no prepay

Case By Case - Call For Pricing

Other Lending Programs

- Commercial Product
- Fix & Flip Product
- Secured Revolving Lines of Credit for Trustee's Auctions and REO's

LENDING GEOGRAPHY

California Colorado
 Arizona Idaho
 Nevada Utah
 Oregon

Keep This for Future Reference

NextGEN provides lending for borrowers and/or properties that do not meet conventional underwriting guidelines. The principals behind NextGEN have been portfolio lenders for the last decade. This is an advertisement to licensed mortgage and real estate professionals only. This is not an offer to the general public. Nor is it a commitment to make a loan on any particular terms. All loan applicants must submit a fully completed application, all required documentation and satisfy all contingencies of loan approval. Loan approval will be subject to satisfactory appraisal, title review and financial conditions. Some loan programs are not available in all jurisdictions. Loans are subject to change without notice.